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L7: Entry 1 of 2

File: USPT

Sep 21, 1993

US-PAT-NO: 5247591

DOCUMENT-IDENTIFIER: US 5247591 A

TITLE: Method and apparatus for the primary and secondary routing of fax messages using hand printed characters

DATE-ISSUED: September 21, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Baran; Paul	Atherton	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Interfax, Inc.	Sunnyvale	CA			02

APPL-NO: 07/596058 [PALM]

DATE FILED: October 10, 1990

INT-CL: [05] H04N 1/24

US-CL-ISSUED: 382/61, 382/46, 358/402, 358/440, 283/117

US-CL-CURRENT: 382/179; 283/117, 358/402, 358/440, 382/317

FIELD-OF-SEARCH: 382/61, 382/11, 382/13, 382/46, 283/61, 283/62, 283/117, 209/3.3, 209/3.1, 358/440, 358/434, 358/403, 358/402, 235/494, 385/467

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>3558859</u>	January 1971	Dilsner et al.	382/61
<input type="checkbox"/> <u>3995741</u>	December 1976	Henderson	209/3.3
<input type="checkbox"/> <u>4180798</u>	December 1979	Komori et al.	382/14
<input type="checkbox"/> <u>4187520</u>	February 1980	Beduchaud et al.	358/426
<input type="checkbox"/> <u>4275398</u>	June 1981	Siegal	382/11
<input type="checkbox"/> <u>4352012</u>	September 1982	Verderber et al.	358/498
<input type="checkbox"/> <u>4776464</u>	October 1988	Miller et al.	209/3.3

<input type="checkbox"/>	<u>4893333</u>	January 1990	Baran et al.	358/468
<input type="checkbox"/>	<u>4924078</u>	May 1990	Sant'Anselmo et al.	235/494
<input type="checkbox"/>	<u>4941170</u>	July 1990	Herbst	358/440
<input type="checkbox"/>	<u>4978145</u>	December 1990	Mikhail	283/71
<input type="checkbox"/>	<u>5001572</u>	March 1991	Hashimoto et al.	358/440
<input type="checkbox"/>	<u>5059775</u>	October 1991	Nakayama	235/494
<input type="checkbox"/>	<u>5091790</u>	February 1992	Silverberg et al.	358/440
<input type="checkbox"/>	<u>5095373</u>	March 1992	Hisano	358/402
<input type="checkbox"/>	<u>5115326</u>	May 1992	Burgess et al.	358/440
<input type="checkbox"/>	<u>5133026</u>	July 1992	Fujiwara et al.	382/46

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	CLASS
62-272751	November 1987	JP	

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L. J. Gawron et al., "Scanned-Image Technologies Bring Ways to Conduct Business" AT&T Technology, vol. 6, No. 4, pp. 2-9.

ART-UNIT: 263

PRIMARY-EXAMINER: Razavi; Michael T.

ASSISTANT-EXAMINER: Klocinski; Steven P.

ATTY-AGENT-FIRM: Jones; Allston L.

ABSTRACT:

The present invention includes an open-ended set of cover sheet forms that may be readily interpreted by the fax server system. In this system a first standardized cover sheet is designed to accept hand printed characters. This first cover sheet is then transmitted to a special fax server as part of this invention to create an alternative, fully detached cover sheet for automatic transmission to its specific recipient. Labor is minimized by allowing the sender to hand print a minimal amount of highly constrained telephone numbers, or the initials of the recipient onto a draft cover sheet when a mailing list has been previously stored in the memory associated with the special fax server. The first cover sheet is optionally automatically replaced by a second and final neatly printed cover sheet in which the abbreviated information is expanded using pre-stored information to provide sufficient information to allow the secondary fax message cover sheets to be routed by a human or a machine to be delivered to the intended recipient. The present invention acts as a bridge between today's manually prepared cover sheets and those capabilities found in E-mail systems that automatically route and store messages as well as processing other non-obvious features.

11 Claims, 12 Drawing figures

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L7: Entry 2 of 2

File: USPT

Jul 13, 1993

US-PAT-NO: 5227778

DOCUMENT-IDENTIFIER: US 5227778 A

TITLE: Service name to network address translation in communications network

DATE-ISSUED: July 13, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Vacon; Gary V.	Melrose	MA		
Visser; John A.	Wakefield	MA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Digital Equipment Corporation	Maynard	MA			02

APPL-NO: 07/681552 [PALM]

DATE FILED: April 5, 1991

INT-CL: [05] H04B 1/00

US-CL-ISSUED: 340/825.52; 370/85.1, 370/94.1

US-CL-CURRENT: 340/825.52; 370/445, 370/449

FIELD-OF-SEARCH: 340/325.52, 340/825.06, 340/825.07, 340/825.08, 370/85.1, 370/85.5, 370/85.8, 370/85.9, 370/85.11, 370/92, 370/93, 370/94.1

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>3643030</u>	February 1972	Sparrendahl	
<input type="checkbox"/> <u>4707828</u>	November 1987	Yamada	370/85
<input type="checkbox"/> <u>4713805</u>	December 1987	Henaff	370/85
<input type="checkbox"/> <u>4818984</u>	April 1989	Chang et al.	340/825.54
<input type="checkbox"/> <u>4823122</u>	April 1989	Mann et al.	340/825.28
<input type="checkbox"/> <u>4959015</u>	July 1988	Takai et al.	370/86

5025491

January 1991

Tsuchiya et al.

340/825.52

ART-UNIT: 264

PRIMARY-EXAMINER: Yusko; Donald J.

ASSISTANT-EXAMINER: Magistre; Dervis

ATTY-AGENT-FIRM: Arnold, White & Durkee

ABSTRACT:

A data communications network having a number of servers and a number of service providers employs an improved protocol for translating service names to network addresses. A server sends a multi-cast message to all service providers requesting a service needed by one of the user terminals connected to this server. In the request, the service is identified by function, rather than by address. Any node which provides this service, receiving the request and able to reply, sends a reply message immediately to the server. The reply message identifies the node (service provider) by network address, so a transaction with this provider can be initiated by the server immediately. If the service provider cannot reply, a third party node can send a reply to identify the provider by address. If the server does not receive a reply from either the provider or a third party, then a cache of network addresses of services most recently used by the server is searched for this particular service. The cache may include a separate local cache for each user terminal connected to this server, with each local cache containing the service and address for the last-used service for one of the user terminals. In addition, a secondary cache is maintained for all items replaced in the local caches when they are updated. When the cache is searched (both local and secondary), if the service address is found, a transaction is begun immediately by the server to utilize the service. If not found in the cache, the server waits for a service advertisement to appear on the network, and obtains the network address of the provider from the advertisement.

34 Claims, 8 Drawing figures

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L9: Entry 1 of 2

File: USPT

Jul 6, 1999

US-PAT-NO: 5920847

DOCUMENT-IDENTIFIER: US 5920847 A

TITLE: Electronic bill pay system

DATE-ISSUED: July 6, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kolling; Ray	Menlo Park	CA		
Powar; William L.	Palo Alto	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
Visa International Service Association	Foster City	CA			02	

APPL-NO: 08/726642 [PALM]

DATE FILED: October 7, 1996

PARENT-CASE:

CROSS REFERENCE TO RELATED APPLICATIONS This application is a continuation-in-part of application Ser. No. 08/552,586, filed Nov. 3, 1995 which is a continuation of application Ser. No. 08/146,515, entitled "ELECTRONIC BILL PAY SYSTEM", filed Nov. 1, 1993 and issued as U.S. Pat. No. 5,465,206 on Nov. 7, 1995. Those applications are incorporated herein by reference for all purposes.

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/40; 705/44, 705/45

US-CL-CURRENT: 705/40; 705/44, 705/45

FIELD-OF-SEARCH: 705/1, 705/30, 705/34, 705/35, 705/39, 705/40, 705/42, 705/44

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 4270042	May 1981	Case	
<input type="checkbox"/> 4799156	January 1989	Shavit et al.	
<input type="checkbox"/> 4823264	April 1989	Deming	

<input type="checkbox"/>		
<input type="checkbox"/> <u>4947028</u>	August 1990	Gorog
<input type="checkbox"/> <u>5093787</u>	March 1992	Simmons
<input type="checkbox"/> <u>5220501</u>	June 1993	Lawlor et al.
<input type="checkbox"/> <u>5283829</u>	February 1994	Anderson

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Dale L. Reistad; The Prospects for ATM Program Changes Due to Debit Card, Chip Card and Home Terminal Development; Notes from ATM/3, BAI's Third National ATM Conference, New Orleans, LA; Nov. 16-19, 1980. pp. 144-146.

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D. Tyson; Home Banking: Programs In Operation In 1984 and Planned; American Banker; May 14, 1984 pp. 22-23 vol. 149/95.

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Chris Shipley; With CheckFree, PCs pay bills, so . . . "I threw away my checkbook"; PC Computing; Nov. 1990 vol. Ziff-Davis Publishing Company.

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EFT in United States; Policy Recommendations and the Public Interest; The Final Report of the National Commission on Electronic Fund Transfers; Oct. 28, 1977.

ART-UNIT: 271

PRIMARY-EXAMINER: Tkacs; Stephen R.

ABSTRACT:

A bill pay system wherein participating consumers pay bills to participating billers through a payment network operating according to preset rules. The participating consumers receive bills from participating billers (paper/mail bills, e-mail notices, implied bills for automatic debits) which indicate an amount, and a unique biller identification number. To authorize a remittance, a consumer

transmits to its participating bank a bill pay order indicating a payment date, a payment amount, the consumer's account number with the biller, a source of funds and the biller's biller identification number, either directly or by reference to static data containing those data elements. Bank C then submits a payment message to a payment network, and the payment network, which assigns the biller reference numbers, forwards the payment message to the biller's bank. For settlement, the consumer's bank debits the consumer's account and is obligated to a net position with the payment network; likewise, the biller's bank receives a net position from the payment network and credits the biller's bank account. If the consumer's bank agrees to send non-reversible payment messages, the consumer's bank does not submit the transaction until funds are good unless the consumer's bank is willing to take the risk of loss if funds are not good, in the case of a guaranteed payment network.

24 Claims, 17 Drawing figures

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L9: Entry 2 of 2

File: USPT

Jun 15, 1993

US-PAT-NO: 5220501

DOCUMENT-IDENTIFIER: US 5220501 A

**** See image for Certificate of Correction ****

TITLE: Method and system for remote delivery of retail banking services

DATE-ISSUED: June 15, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Lawlor; Matthew P.	Washington	DC		
Carmody; Timothy E.	McLean	VA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Online Resources, Ltd.	Washington	DC			02

APPL-NO: 07/448170 [PALM]

DATE FILED: December 8, 1989

INT-CL: [05] G06F 15/30

US-CL-ISSUED: 364/408; 902/24, 379/90

US-CL-CURRENT: 705/40; 379/93.18, 380/29, 705/42, 705/43, 705/70, 705/77, 902/24

FIELD-OF-SEARCH: 364/400, 364/401, 364/406, 364/408, 902/1, 902/5, 902/24, 379/90, 379/91, 379/93, 379/96

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>3375500</u>	March 1968	Fowler et al.	379/96
<input type="checkbox"/> <u>3648020</u>	March 1972	Tateisi et al.	364/406
<input type="checkbox"/> <u>3652795</u>	March 1972	Wolf et al.	379/94
<input type="checkbox"/> <u>3920926</u>	November 1975	Lenaerts et al.	379/93
<input type="checkbox"/> <u>3970992</u>	July 1976	Boothroyd et al.	364/900
<input type="checkbox"/> <u>4017835</u>	April 1977	Randolph	379/91

<input type="checkbox"/>	<u>4186438</u>	January 1980	Benson et al.	364/200
<input type="checkbox"/>	<u>4277837</u>	July 1981	Stuckert	235/380
<input type="checkbox"/>	<u>4305059</u>	December 1981	Benton	340/825.33
<input type="checkbox"/>	<u>4341951</u>	July 1982	Benton	235/377
<input type="checkbox"/>	<u>4390968</u>	June 1983	Hennessy et al.	364/900
<input type="checkbox"/>	<u>4454414</u>	June 1984	Benton	235/379
<input type="checkbox"/>	<u>4525712</u>	June 1986	Okano et al.	340/825.31
<input type="checkbox"/>	<u>4536647</u>	August 1985	Atalla et al.	235/379
<input type="checkbox"/>	<u>4545023</u>	October 1985	Mizzi	364/709.13
<input type="checkbox"/>	<u>4562340</u>	December 1985	Tateisi et al.	235/379
<input type="checkbox"/>	<u>4575621</u>	March 1986	Dreifus	235/380
<input type="checkbox"/>	<u>4578530</u>	March 1986	Zeidler	380/24
<input type="checkbox"/>	<u>4578535</u>	March 1986	Simmons	379/93
<input type="checkbox"/>	<u>4594663</u>	June 1986	Nagata et al.	364/401
<input type="checkbox"/>	<u>4625276</u>	November 1986	Benton et al.	364/408
<input type="checkbox"/>	<u>4630201</u>	December 1986	White	364/408
<input type="checkbox"/>	<u>4634845</u>	January 1987	Hale et al.	235/380
<input type="checkbox"/>	<u>4654482</u>	March 1987	DeAngelis	379/95
<input type="checkbox"/>	<u>4678895</u>	July 1987	Tateisi et al.	235/379
<input type="checkbox"/>	<u>4683536</u>	July 1987	Yamamoto	364/408
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<input type="checkbox"/>	<u>4694397</u>	September 1987	Grant et al.	364/408
<input type="checkbox"/>	<u>4713761</u>	December 1987	Sharpe et al.	364/408
<input type="checkbox"/>	<u>4803347</u>	February 1989	Sugahara et al.	235/379
<input type="checkbox"/>	<u>4823264</u>	April 1989	Deming	364/408
<input type="checkbox"/>	<u>4850007</u>	July 1989	Marino et al.	379/67
<input type="checkbox"/>	<u>4947028</u>	August 1990	Gorog	235/381
<input type="checkbox"/>	<u>4991199</u>	February 1991	Parekh	379/97
<input type="checkbox"/>	<u>5008927</u>	April 1991	Weiss et al.	379/98
<input type="checkbox"/>	<u>5025373</u>	June 1991	Keyser, Jr. et al.	364/408
<input type="checkbox"/>	<u>5050207</u>	September 1991	Hitchcock	379/96

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FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	CLASS
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PCT/US90/07153	July 1990	WO	

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Service Description, Bell Atlantic's Public Data Network (PDN) offering is overviewed, 1989.

ART-UNIT: 231

PRIMARY-EXAMINER: Envall, Jr.; Roy N.

ASSISTANT-EXAMINER: Huntley; David

ABSTRACT:

A practical system and method for the remote distribution of financial services (e.g., home banking and bill-paying) involves distributing portable terminals to a user base. The terminals include a multi-line display, keys "pointer to" lines on the display, and additional keys. Contact is established between the terminals and a central computer operated by a service provider, preferably over a dial-up telephone line and a packet data network. Information exchange between the central computer and the terminal solicits information from the terminal user related to requested financial services (e.g., for billpaying, the user provides payee selection and amount and his bank account PIN number). The central computer then transmits a message over a conventional ATM network debiting the user's bank account in real time, and may pay the specified payees the specified amount electronically or in other ways as appropriate. Payments and transfers may be scheduled in advance or on a periodic basis. Because the central computer interacts with the user's bank as a standard POS or ATM network node, no significant software changes are required at the banks' computers. The terminal interface is extremely user-friendly and incorporates some features of standard ATM user interfaces so as to reduce new user anxiety.

51 Claims, 50 Drawing figures

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